7549 Brentwood Road Philadelphia, PA 19151

10/18/2019

United States Bankruptcy Court Robert N.C. Nix Building 900 Market Street, Suite 400 Philadelphia, PA 19107-4299

To Whom It May Concern;

Re:

LaJeana M Andrews and Andre J. Owens

Case No. 16-10810 ELF Last 4 Digits of Loan #: 0133

I, LaJeana Andrews am asking for the court to not grant the Movant's Motion for Relief from the Automatic Stay Under 362. I, LaJeana Andrews have fell behind due to a knee injury on November 3, 2018 which lead me to be out of work from November 3, 2018 to January 8,2019. During this time, I only received 60 percent of my gross pay which led me to fall behind in bills. I have attached a copy of my return to work note.

Although, I have fell behind my records does not reflect owing payments from March 2019 through October 2019. I have attached a spreadsheet of my payments for review. I am asking for the opportunity to bring the post-petition payment current. In addition, check number 3087 in the amount of \$725 was written and mailed to PHFA before this letter was received is not reflected in the balance.

If in fact the balance to bring the post-petition mortgage due is \$5,916.68. The payment of \$725 would bring the amount to \$5191.68.

I am asking for you to allow payments totaling \$2892 which covers 4 payment which will be mailed to PHFA on 10/25/2019 or prior to go towards the arrears. I am currently working and receiving my full pay and able to make my mortgage payments. Therefore, I asking to enter an agreement to bring my mortgage payment current by making an additional \$725 payment until the mortgage is current beginning November 8, 2019.

I pray that I will be granted the opportunity to bring my mortgage current by making payment arrangements on the remaining balance and fees.

Sincerely,

LaJeana Andrews

Enclosure 2

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Andrews, LaJeana

From:

LMA <la7275@gmail.com>

Sent:

Friday, October 18, 2019 10:23 AM

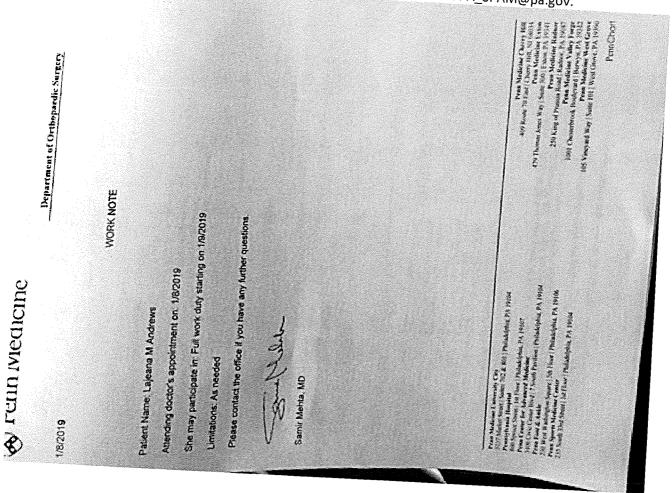
To:

Andrews, LaJeana

Subject:

[External] IMG_8335.JPG

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Sent from my iPhone

Date of Chec Check No		Α	mount	Cleared Date	
8/31/2016	3049	\$	970.00	8/31/2019	
10/26/2016	3052	\$	764.00	11/30/2016	
11/26/2016	3021	\$	764.00	12/5/2016	
1/3/2017	3056	\$	764.00	1/11/2017	
1/30/2017	3023	\$	764.00	2/6/2017	
2/28/2017	3058	\$	764.00	3/7/2017	
4/15/2017	3059	\$	764.00	4/18/2017	
5/8/2017	3061	\$	764.00	5/15/2017	
6/5/2017	3066	\$	764.00	7/27/2017	
7/10/2017	3064	\$	764.00	7/17/2017	
8/9/2017	3067	\$	764.00	8/22/2017	
9/12/2017	3068	\$	764.00	10/4/2017	
10/25/2017	3024	\$	764.00	11/1/2017	
12/26/2017	3025	\$	720.00	1/2/2018	
11/30/2017	3071	\$	720.00	12/26/2017	
2/14/2017	3027	\$	720.00	2/22/2018	
2/28/2018	3026	\$	720.00	4/2/2018	
4/24/2018	3029	\$	720.00	5/2/2018	
5/27/2018	3030	\$	720.00	6/14/2018	
7/23/2018	3031	\$	720.00	7/23/2018	
8/15/2018	3033	\$	720.00	8/21/2018	
9/11/2018	3036	\$	720.00	9/19/2018	
10/28/2018	3042	\$	720.00	11/2/2018	
11/28/2018	3072	\$	720.00	12/6/2018	
12/28/2018	3073	\$	723.00	1/3/2019	
2/15/2019	3074	\$	725.00	2/22/2019	
3/12/2019	3076	\$	725.00	3/19/2019	
4/24/2019	3044	\$	725.00	5/1/2019	
7/1/2019	3081	\$	725.00	7/10/2019	
9/11/2019	3046	\$	725.00	9/27/2019	
10/8/2019	3087	\$	725.00	as of 10/18/19	outstanding
		\$	23,131.00		